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<b>DECLARATION FOR UTILITY OR DESIGN PATENT APPLICATION (37 CFR 1.63)</b>  <input type="checkbox"/> Declaration Submitted with Initial Filing      OR <input type="checkbox"/> Declaration Submitted after Initial Filing (surcharge (37 CFR 1.16 (e)) required)	<b>Attorney Docket Number</b>	0326-138a
	<b>First Named Inventor</b>	MINOT
	<b>COMPLETE IF KNOWN</b>	
	<b>Application Number</b>	09 / 717,700
	<b>Filing Date</b>	11/20/00
	<b>Group Art Unit</b>	
	<b>Examiner Name</b>	

As a below named inventor, I hereby declare that:

My residence, mailing address, and citizenship are as stated below next to my name.

I believe I am the original, first and sole inventor (if only one name is listed below) or an original, first and joint inventor (if plural names are listed below) of the subject matter which is claimed and for which a patent is sought on the invention entitled:

METHODS, APPARATUS AND ARTICLES-OF-MANUFACTURE FOR MARKETING  
MORTGAGE AND/OR CREDIT SERVICES OVER THE WEB

(Title of the Invention)

the specification of which

☐ is attached hereto

OR

☐ was filed on (MM/DD/YYYY)

11/20/00

as United States Application Number or PCT International

(if applicable).

Application Number 09/717,700

and was amended on (MM/DD/YYYY)

I hereby state that I have reviewed and understand the contents of the above identified specification, including the claims, as amended by any amendment specifically referred to above.

I acknowledge the duty to disclose information which is material to patentability as defined in 37 CFR 1.56, including for continuation-in-part applications, material information which became available between the filing date of the prior application and the national or PCT international filing date of the continuation-in-part application.

I hereby claim foreign priority benefits under 35 U.S.C. 119(a)-(d) or 365(b) of any foreign application(s) for patent or inventor's certificate, or 365(a) of any PCT international application which designated at least one country other than the United States of America, listed below and have also identified below, by checking the box, any foreign application for patent or inventor's certificate, or any PCT international application having a filing date before that of the application on which priority is claimed.

Prior Foreign Application Number(s)	Country	Foreign Filing Date (MM/DD/YYYY)	Priority Not Claimed	Certified Copy Attached?	
				YES	NO
			<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
			<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
			<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
			<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

☐ Additional foreign application numbers are listed on a supplemental priority data sheet PTO/SB/02B attached hereto:

I hereby claim the benefit under 35 U.S.C. 119(e) of any United States provisional application(s) listed below.

Application Number(s)	Filing Date (MM/DD/YYYY)	<input type="checkbox"/> Additional provisional application numbers are listed on a supplemental priority data sheet PTO/SB/02B attached hereto.
60/166,431	11/19/99	

[Page 1 of 2]

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## DECLARATION — Utility or Design Patent Application

Direct all correspondence to: ☐ Customer Number or Bar Code Label  OR ☐ Correspondence address below

Name James M. Bollinger, Esq.; David Garrod, Ph.D., Esq.

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State NY

ZIP 10165

Country USA

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I hereby declare that all statements made herein of my own knowledge are true and that all statements made on information and belief are believed to be true; and further that these statements were made with the knowledge that willful false statements and the like so made are punishable by fine or imprisonment, or both, under 18 U.S.C. 1001 and that such willful false statements may jeopardize the validity of the application or any patent issued thereon.

NAME OF SOLE OR FIRST INVENTOR :

☐ A petition has been filed for this unsigned inventor

Given Name Hal  
(first and middle [if any])

Family Name Minot  
or Surname

Inventor's  
Signature

Date

1/2/01

Residence: City

Jacksonville

State

FL

Country

USA

Citizenship

USA

Mailing Address

Mailing Address

City

State

ZIP

Country

NAME OF SECOND INVENTOR:

☐ A petition has been filed for this unsigned inventor

Given Name Chuck  
(first and middle [if any])

Family Name Anderson  
or Surname

Inventor's  
Signature

Date

12/27/00

Residence: City

Jacksonville

State

FL

Country

USA

Citizenship

USA

Mailing Address

Mailing Address

City

State

ZIP

Country

☐ Additional inventors are being named on the \_\_\_\_\_ supplemental Additional Inventor(s) sheet(s) PTO/SB/02A attached hereto.



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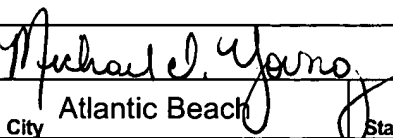
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## DECLARATION

## ADDITIONAL INVENTOR(S)

Supplemental Sheet

Page 1 of 2

Name of Additional Joint Inventor, if any:		<input type="checkbox"/> A petition has been filed for this unsigned inventor	
Given Name (first and middle [if any])		Family Name or Surname	
Deborah		Moore	
Inventor's Signature 		Date 1/02/01	
Residence: City	Jacksonville	State	FL
		Country	USA
Citizenship USA			
Mailing Address			
Mailing Address			
City		State	
		ZIP	
		Country	
Name of Additional Joint Inventor, if any:		<input type="checkbox"/> A petition has been filed for this unsigned inventor	
Given Name (first and middle [if any])		Family Name or Surname	
Sonia		Neat	
Inventor's Signature 		Date 12/28/00	
Residence: City	Jacksonville	State	FL
		Country	USA
Citizenship USA			
Mailing Address 9938 Moorings Drive			
Mailing Address			
City	Jacksonville	State	FL
		ZIP	32257
		Country	USA
Name of Additional Joint Inventor, if any:		<input type="checkbox"/> A petition has been filed for this unsigned inventor	
Given Name (first and middle [if any])		Family Name or Surname	
Mike		Young	
Inventor's Signature 		Date 1/02/01	
Residence: City	Atlantic Beach	State	FL
		Country	USA
Citizenship USA			
Mailing Address			
Mailing Address			
City		State	
		ZIP	
		Country	

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<b>DECLARATION</b>	<b>ADDITIONAL INVENTOR(S)</b> Supplemental Sheet Page <u>2</u> of <u>7</u>
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<b>Name of Additional Joint Inventor, if any:</b>		<input type="checkbox"/> A petition has been filed for this unsigned inventor	
Given Name (first and middle [if any])		Family Name or Surname	
Charmaine		Brent	
Inventor's Signature <i>Charmaine</i>		Date <i>01/04/01</i>	
Residence: City	Neptune Beach	State	FL
Country	USA	Citizenship	USA
Mailing Address			
Mailing Address			
City	State	ZIP	Country
<b>Name of Additional Joint Inventor, if any:</b>		<input type="checkbox"/> A petition has been filed for this unsigned inventor	
Given Name (first and middle [if any])		Family Name or Surname	
Tracy		Peacock	
Inventor's Signature <i>Tracy Peacock</i>		Date <i>01/02/01</i>	
Residence: City	Jacksonville	State	FL
Country	USA	Citizenship	USA
Mailing Address			
Mailing Address			
City	State	ZIP	Country
<b>Name of Additional Joint Inventor, if any:</b>		<input type="checkbox"/> A petition has been filed for this unsigned inventor	
Given Name (first and middle [if any])		Family Name or Surname	
Ed		Wagner	
Inventor's Signature		Date	
Residence: City	Dallas	State	TX
Country	USA	Citizenship	USA
Mailing Address			
Mailing Address			
City	State	ZIP	Country

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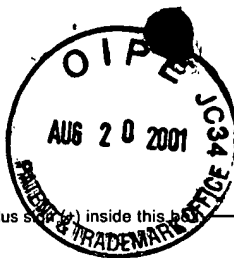
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<b>DECLARATION</b>	<b>ADDITIONAL INVENTOR(S)</b> Supplemental Sheet Page <u>3</u> of <u>4</u>
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<b>Name of Additional Joint Inventor, if any:</b>		<input type="checkbox"/> A petition has been filed for this unsigned inventor	
Given Name (first and middle [if any])		Family Name or Surname	
Charmaine		Brent	
Inventor's Signature		Date	
Residence: City	Neptune Beach	State	FL
		Country	USA
Citizenship		USA	
Mailing Address			
Mailing Address			
City	State	ZIP	Country
<b>Name of Additional Joint Inventor, if any:</b>		<input type="checkbox"/> A petition has been filed for this unsigned inventor	
Given Name (first and middle [if any])		Family Name or Surname	
Tracy		Peacock	
Inventor's Signature		Date	
Residence: City	Jacksonville	State	FL
		Country	USA
Citizenship		USA	
Mailing Address			
Mailing Address			
City	State	ZIP	Country
<b>Name of Additional Joint Inventor, if any:</b>		<input type="checkbox"/> A petition has been filed for this unsigned inventor	
Given Name (first and middle [if any])		Family Name or Surname	
Ed		Wagner	
Inventor's Signature		Date	
Residence: City	Dallas	State	TX
		Country	USA
Citizenship		USA	
Mailing Address			
Mailing Address			
City	State	ZIP	Country

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## DECLARATION

### ADDITIONAL INVENTOR(S)

Supplemental Sheet

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Name of Additional Joint Inventor, if any:		<input type="checkbox"/> A petition has been filed for this unsigned inventor	
Given Name (first and middle [if any])		Family Name or Surname	
Brian		Hargrove	
Inventor's Signature <i>Brian Hargrove</i>		Date 1/10/2001	
Residence: City	State	Country	Citizenship
Plano	TX	USA	USA
Mailing Address			
Mailing Address			
City	State	ZIP	Country
Name of Additional Joint Inventor, if any:		<input type="checkbox"/> A petition has been filed for this unsigned inventor	
Given Name (first and middle [if any])		Family Name or Surname	
Jeff		Lium	
Inventor's Signature <i>Jeff Lium</i>		Date 1/10/01	
Residence: City	State	Country	Citizenship
Plano	TX	USA	USA
Mailing Address			
Mailing Address			
City	State	ZIP	Country
Name of Additional Joint Inventor, if any:		<input type="checkbox"/> A petition has been filed for this unsigned inventor	
Given Name (first and middle [if any])		Family Name or Surname	
Inventor's Signature		Date	
Residence: City	State	Country	Citizenship
Mailing Address			
Mailing Address			
City	State	ZIP	Country

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